

ABSTRACT OF THE DISCLOSURE

Systems and methods are provided for issuing partnership checks to customers. The disclosed systems and methods include analyzing a set of factors for a group of merchants to identify merchant(s), creating a partnership check such that it is redeemable with the identified merchant(s), and issuing the partnership checks to customers for use in financial transactions with the identified merchant(s). Further, in accordance with the disclosed systems and methods, value sharing relationships are formed between one or more issuers and merchants for the purposes of issuing partnership checks to customers with a financial account.

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